

# Motor Insurance

## Insurance Product Information Document



**Company: Mulsanne Insurance Company Ltd**

**Product: Short Term Private Motor Insurance**

Licensed by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services (Insurance Companies Act)1987

This is a summary of our insurance policy that is provided by Dayinsure.com Ltd and underwritten by Mulsanne Insurance Company Limited. It is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs. You will find all the terms and conditions along with other important information, online and in the policy documents. Your schedule will show the cover(s) you have purchased

### What is this type of insurance?

Short term private motor insurance provides the compulsory cover you need to drive a vehicle on a public highway, and fire, theft and accidental damage cover for the vehicle.



### What is insured? Comprehensive

#### Cover for your vehicle

- ✓ Permanently fitted audio equipment
- ✓ Damage to other people's property and compensation for other people's death or injury if you are at fault.
- ✓ Loss of (or damage to) the vehicle, including fitted accessories and personal belongings, following accidental damage, fire or theft
- ✓ New vehicle replacement- subject to availability if your vehicle is less than 12 months old replace with a new vehicle the same make, model and specification.



### What is not insured? Main exclusions only

- ✗ Theft if keys left in vehicle and/or all doors, windows and other openings are closed or locked, and vehicles electronic or mechanical devices are set including alarms and devices
- ✗ Your vehicle damage if you are under the influence of drink and/or drugs at the time of an incident
- ✗ Loss or damage due to incorrect fuel being used
- ✗ Vehicle driven if SORN registered
- ✗ Vehicle without an MOT if one is required
- ✗ Where racing, rallying or driving on a motor sport circuit
- ✗ Loss or damage rising as a result of 'road rage' or caused deliberately act by you
- ✗ Loss of use, earnings or any other indirect loss
- ✗ Any accident, injury, loss or damage while any vehicle is being used for purposes not described on your certificate of motor insurance, or while being driven by somebody not permitted to drive (or not having a correct and valid driving licence). If the vehicle is used for purposes not allowed by the, Certificate of Motor Insurance, or driven by
- ✗ Any consequence as a result of war or terrorism - except where cover must be provided under Road Traffic Acts.
- ✗ Damage arising from wear and tear, electrical and mechanical breakdown, or gradual deterioration.
- ✗ The following personal belongings: money, jewelry, stamps, tickets, documents or securities or goods, tools or samples carried in the connection with any trade or business.
- ✗ Property which is not kept in a locked boot if your vehicle is a convertible.
- ✗ No cover provided under this policy to drive any other vehicles.
- ✗ No cover is provided to secure the release of a seized vehicle, or for loss or damage following confiscation or requisition or destruction by or under order of any government or public or local authority.



## Are there any restrictions on cover?

- ! The maximum payment under this policy for any loss of or damage to your vehicle is £75,000.
- ! Third Party Property damage covered up to £2,000,000.
- ! A policy excess will apply to all claims.
- ! Audio / Communications equipment not fitted by the original manufacturer is covered up to £500.
- ! Windscreen or Glass claims are subject to the policy excess detailed in your policy schedule and we may not use glass supplied by the original manufacturer.
- ! Cover for personal belongings up to £100 items in or on your vehicle only applied if they were lost or damaged by the incident. Proof of purchase may be required and an amount for wear and tear may be taken off when the claim is settled.
- ! To provide false, misleading or fraudulent information or documents at any stage of your policy or when making a claim may result in your policy being cancelled or treated as void (as if it never existed)
- ! New vehicle replacement, available subject to:
  - you (or your spouse) owning the vehicle and being the first registered keeper; and
  - the cost of repairing the vehicle exceeds 60% of its list price when purchased OR if your vehicle is stolen and not recovered within 30 days of being reported; and
  - where the recorded mileage has not exceeded 10,000.



## Where am I covered?

- ✓ Countries within the United Kingdom (UK), and for the minimum cover required by law to use your vehicle in the European Union (EU), Andorra, Iceland, Serbia, Bosnia and Herzegovina, Norway and Switzerland.
- ✓



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask to the best of your knowledge.
- You must tell us about any changes to the car insured (or to be insured) that may increase the amount that needs to be insured or change the limits on your schedule.
- You must also tell us about any changes to the people on the policy (including convictions) that may require us to change the terms.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy - failure to do so could affect your cover.
- You must tell us about any accident, injury, loss or damage as soon as possible - so we can you what to do next and help you resolve any claim.
- You must report any Theft, attempted Theft or malicious damage to the Police.
- If you need to make a claim, you must give us all the information we need to achieve a settlement or pursue a recovery.



## When and how do I pay?

You must pay your premium all at once before policy inception by credit card, debit card or Paypal.



## When does the cover start and end?

From the date and time, you select to the date and time specified on your Certificate of Motor Insurance and schedule.



## How do I cancel the contract?

You are entitled to cancel your policy at any time and can do so by emailing [support@dayinsure.com](mailto:support@dayinsure.com).

Provided there have been no claims or incidents likely to give rise to a claim you will be entitled to a refund of unused premium. If you cancel the policy before cover has commenced, you will be entitled to a full refund of premium. If you cancel the policy after cover has commenced, you will be entitled to a return of unused premium (this is not pro-rata). Cover for days or part days which have already commenced will not be refundable.

Once the policy has been cancelled your Certificate of Motor Insurance is no longer effective.